

Information to identify the case:

Debtor 1	<u>Jennifer A. Mitchell</u>		Social Security number or ITIN <u>xxx-xx-7203</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN <u>-----</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court <u>District of New Jersey</u>			
Case number: <u>20-20319-KCF</u>			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jennifer A. Mitchell

6/10/22

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jennifer A. Mitchell
Debtor

Case No. 20-20319-KCF
Chapter 7

District/off: 0312-3
Date Rcvd: Jun 10, 2022

User: admin
Form ID: 318

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Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2022:

Recip ID	Recipient Name and Address
db	Jennifer A. Mitchell, 49 Abbie Dr, Little Egg Harbor, NJ 08087-9634
cr	+ QUICKEN LOANS, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518948722	Kevin Mitchell, 49 Abbie Dr, Little Egg Harbor, NJ 08087-9634
518948643	Loandepot, 619 Alexander Rd Ste 101, Princeton, NJ 08540-6000
519533099	Mission Lane, LLC, PO Box 23075, Columbus, GA 31902-3075
518948648	Professional Account Management, LLC, PO Box 1153, Milwaukee, WI 53201-1153
518948649	Prossional Account Management, LLC, PO Box 391, Milwaukee, WI 53201-0391
518948654	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State Of New Jersey, PO Box 283 Division Of Taxation, Trenton, NJ 08695-0283
518948653	Sst/medallion, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
519145160	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 10 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 10 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518948626	EDI: CITICORP.COM	Jun 11 2022 00:28:00	Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
518948630	EDI: CAPITALONE.COM	Jun 11 2022 00:28:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
518948637	Email/Text: gtercero@crossriver.com	Jun 10 2022 20:38:00	Cross River Bank, 885 Teaneck Rd, Teaneck, NJ 07666-4505
518948627	EDI: CAPITALONE.COM	Jun 11 2022 00:28:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518948628	EDI: CAPITALONE.COM	Jun 11 2022 00:28:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
518948629	EDI: CAPONEAUTO.COM	Jun 11 2022 00:28:00	Capital One Auto Finance, 7933 Preston Rd, Plano, TX 75024-2302
518953721	+ EDI: AISACG.COM	Jun 11 2022 00:28:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518957782	+ EDI: AISACG.COM	Jun 11 2022 00:28:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518956501	+ EDI: AIS.COM	Jun 11 2022 00:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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518948631	EDI: CITICORP.COM	Jun 11 2022 00:28:00	Citibank/Best Buy, Attn: Bankruptcy, PO Box 790441, Saint Louis, MO 63179-0441
518948633	EDI: CITICORP.COM	Jun 11 2022 00:28:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
518948632	EDI: CITICORP.COM	Jun 11 2022 00:28:00	Citicards Cbna, Citi Bank, PO Box 6077, Sioux Falls, SD 57117-6077
518948634	+ EDI: COLLINSASSET.COM	Jun 11 2022 00:28:00	Collins Asset Group, 5725 W Highway 290 Ste 1, Austin, TX 78735-8722
519000082	+ EDI: BASSASSOC.COM	Jun 11 2022 00:28:00	Collins Asset Group, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
518948635	Email/PDF: creditonebknotifications@resurgent.com	Jun 10 2022 20:40:38	Credit One Bank, ATTN: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
518948636	Email/PDF: creditonebknotifications@resurgent.com	Jun 10 2022 20:40:38	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
518948639	EDI: DISCOVER.COM	Jun 11 2022 00:28:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850-5316
518953660	EDI: DISCOVER.COM	Jun 11 2022 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518948638	EDI: DISCOVER.COM	Jun 11 2022 00:28:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
518948641	EDI: AMINFOFP.COM	Jun 11 2022 00:28:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518948640	EDI: AMINFOFP.COM	Jun 11 2022 00:28:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
518948642	EDI: IRS.COM	Jun 11 2022 00:28:00	Internal Revenue Service, PO Box 7346, Special Procedures Branch, Bky Sec., Philadelphia, PA 19101-7346
518952940	Email/PDF: resurgentbknotifications@resurgent.com	Jun 10 2022 20:40:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518963039	Email/PDF: MerrickBKNNotifications@Resurgent.com	Jun 10 2022 20:40:46	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518948644	Email/PDF: MerrickBKNNotifications@Resurgent.com	Jun 10 2022 20:40:46	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
518948645	Email/PDF: MerrickBKNNotifications@Resurgent.com	Jun 10 2022 20:40:45	Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
518948647	Email/Text: Bankruptcy.Notices@pnc.com	Jun 10 2022 20:38:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4704
518948646	Email/Text: Bankruptcy.Notices@pnc.com	Jun 10 2022 20:38:00	Pnc Bank, Atn: Bankruptcy Department, PO Box 94982, Cleveland, OH 44101-4982
519012827	EDI: PRA.COM	Jun 11 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518979583	+ EDI: JEFFERSONCAP.COM	Jun 11 2022 00:28:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518948650	Email/Text: bankruptcyteam@quickenloans.com	Jun 10 2022 20:39:00	Quicken Loans, 662 Woodward Ave, Detroit, MI 48226-3433
518948651	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 10 2022 20:39:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
519016145	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 10 2022 20:39:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408

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518948652	EDI: PINNACLE.COM	Jun 11 2022 00:28:00	Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905
518948655	EDI: RMSC.COM	Jun 11 2022 00:28:00	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
519016140	+ EDI: RMSC.COM	Jun 11 2022 00:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518948927	+ EDI: RMSC.COM	Jun 11 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518948656	EDI: RMSC.COM	Jun 11 2022 00:28:00	Synchrony Bank/ Jc Penneys, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32801-5060
518948657	Email/Text: bankruptcysst@alorica.com	Jun 10 2022 20:37:00	Systems & Services Technologies, Inc., Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
519533100	Email/Text: bknotice@upgrade.com	Jun 10 2022 20:37:00	Upgrade, Inc., 2 N. Central Avenue, Floor 10, Phoenix, AZ 85004
518948658	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Jun 10 2022 20:38:00	US Dept of Ed/Gleisi, PO Box 7860, Madison, WI 53707-7860
518948659	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Jun 10 2022 20:38:00	US Department of Education/Great Lakes, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519006531	*+	Collins Asset Group, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor QUICKEN LOANS LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Daniel E. Straffi	on behalf of Debtor Jennifer A. Mitchell bkclient@straffilaw.com G25938@notify.cincompass.com;bktrustee@straffilaw.com

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Denise E. Carlon

on behalf of Creditor QUICKEN LOANS LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

John Michael McDonnell

on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com NJ95@ecfcbis.com,bcrowley@mchfirm.com

John Michael McDonnell

jmcdonnell@mchfirm.com NJ95@ecfcbis.com,bcrowley@mchfirm.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 6